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CENTERS FOR MEDICARE & MEDICAID SERVICES

# Medicare Prescription Drug Coverage: How to Join

Beginning January 1, 2006, Medicare will offer insurance coverage for prescription drugs through Medicare drug plans. Insurance companies and other private companies approved by Medicare will provide these plans. There may be many Medicare drug plans available in your area to choose from.

Once you choose a Medicare drug plan that meets your needs, you should call the company offering the plan and ask, "How do I join your plan?"

**Note:** If you have drug coverage now, your insurer will send you more information about how your coverage works with, or is affected by, Medicare prescription drug coverage. Read the information carefully before deciding whether to join a drug plan. If you do not receive any information prior to November 15, 2005, contact your insurer or benefits administrator.

## How do I join a Medicare drug plan?

You may be able to join a drug plan in the following ways:

- **By paper application.** Contact the company offering the drug plan you choose and ask for an application. Once you fill out the application, mail or fax it back to the company.
- **On the plan's website.** Visit the drug plan company's website. You may be able to join online.
- **On Medicare's website.** You will also be able to join a drug plan at www.medicare.gov on the web using Medicare's online enrollment center. Drug plan participation in Medicare's enrollment center is voluntary, so not all plans will offer this option.

You will have to provide your Social Security number and the number on your Medicare card when you join. It is important that you look for the seal below in the materials you get from drug plans. This seal means the company is approved by Medicare.

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## When can I join?

You can join beginning November 15, 2005 through May 15, 2006.

- If you join by December 31, 2005, your coverage will begin January 1, 2006.
- If you join after January 1, 2006, your coverage will begin the first day of the month after the month you join.

Once you join a Medicare drug plan you are generally enrolled for a calendar year. You can change or join a new drug plan from November 15 through December 31 each year, and the new coverage will start January 1 of the following year.

For most people, joining when you are first eligible means you will pay a lower monthly premium. Waiting to join after May 15, 2006 may mean paying a penalty. For more information about the penalty, see your "Medicare & You 2006" handbook, visit www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227).

## What happens next?

Once your enrollment is approved, the company offering the drug plan will send you specific materials you will need. These materials include a membership card, member handbook, list of covered drugs, pharmacy provider directory, complaint and appeal procedures, and other important information about being a plan member.

## How can I learn more?

- Look at the "Medicare & You 2006" handbook, visit www.medicare.gov on the web, or call 1-800-MEDICARE (1-800-633-4227) for detailed Medicare drug plan information. TTY users should call 1-877-486-2048.
- Read new Medicare publications that can help you compare drug plans and enroll, such as the tip sheet "Comparing Medicare Prescription Drug Coverage" (CMS Pub No. 11110) and the fact sheet, "New Medicare Prescription Drug Coverage: Who Can Help Me Apply and Enroll?" (CMS Pub No. 11125). You can get copies by calling 1-800-MEDICARE (1-800-633-4227) or visiting www.medicare.gov on the web.
- Call your State Health Insurance Assistance Program (SHIP) for free personalized counseling (check the back cover of your "Medicare & You 2006" handbook for the telephone number in your state).
- Attend Medicare-related events in your community. Look for information about these events in your local newspaper or listen for information on the radio.

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